S.E.L.F.

SELF Annual Budget Planner

Render	sterija	tic Expansion of L	.ev	eraged Financing This page must be completed by a	a SELE A	dministrat	or 🌼	2492 A	a respons	1.78	John & Jane Doe
ATE Section ATE	ER			This page must be completed by a				PAY	Loan	Daily	
1. 1. 1. 1. 1. 1. 1. 1.				Item Description		1 1			Balance	%	Comment
1	RE >	1-Oct Fri		Residence Mortgage		869.98					
Accid Mont Scot Time Cock Mont Scot Time Cock Mont Fock Time Cock Mont Fock Time Cock Mont Fock Time Cock Mont Fock Time Foc		2-Oct Sat		Life Insurance		334.00					
Soci Tue	h 1	3-Oct Sun		Water		61.18			-114,203	-19.03	
Book Section		4-Oct Mon		BANK FEE					-114,203	-19.03	
Good Seat 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 1900 19		5-Oct Tue		Rental Income	720,50				-114,203	-19.03	
Pool Thu Soc Fin Soc Fin Soc Sat Soc Fin		3		WACHOVIA EQUITY LINE				ĺ	-114,203	-19.03	REPLACE THIS PAYMENT
B ch				GROCERY		100.00			-114,203	-19.03	W/ SELF
Box Salt 100 cal Salt 100 cal Salt 110 ca		—						1	-114,203	-19.03	
11-02 Sun 11-02 Tue		\vdash					85.00		-114,203	-19.03	
11-00 Month 12-00 Tube 13-00 West 14-00 Month 15-00 West 16-00 Sat 16-00 Sat 16-00 Sat 16-00 West 16-00 Sat 16-00		<u> </u>				\vdash	4=11=	1	-114.203	-19.03	
## ## ## ## ## ## ## ## ## ## ## ## ##		200000000000000000000000000000000000000				-	-	1			
14-002 Thu 15-002 Fit 16-002 Thu 15-002 Fit 16-002 Thu 15-002 Fit 16-002 Thu 16-				MEDICAL/DRUGS		115.00					
14-Cox Thu 15-Cot Fr 16-Cot Stat 17-Cot Stati 16-Cot Stat 17-Cot Stati 17-Cot Stati 17-Cot Stati 18-Cot Mon 18-Cot Thu 18-Cot Mon 18-Cot Thu 18-Cot Mon 18-Cot Thu 18-Cot Mon 18-Cot Thu 18-Cot Stati 18-Cot Thu 18-Cot Thi 18-Cot T							-				PAID IN FULL
15-Cut Full 15-Cut Suin 15-Cut						_					7/10/11/1/022
16-Oct Sat 17-Oct Suin Auto Insurance 213-25 1-14 203 19-03 Auto Insurance 17-Oct Tub					2 170 90	100.00					
17-Oct Sum 18-Oct Tub 19-Oct Tub 19-		-			2,179.09	700.00					DAID IN EUL
18-Oct Mon 19-Oct Tue 20-Oct Med 21-Oct Tue 20-Oct Med 21-Oct Tue 20-Oct Fid 22-Oct Fid 22-Oct Fid 22-Oct Sat 22-											PAID IN FULL
19-Oct Tue 20-Oct Med 21-Oct Tub 22-Oct Fin 23-Oct Stat 24-Oct Stat 24-O					ļ						
2-Oct Mod 2-Oct Find 3-Oct				NEA MC		100.00					NEXT TARGET
Phone/Cable_Internet, 199.56 1-114_203 1-9.03						\vdash					
CROCERY 100.00 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114_203 19.03 1-114					ļl	 					
25-Oct Sat 2+Oct Sun 25-Oct Tue 25-Oct Tue 27-Oct Med 28-Oct Tue 27-Oct Med 28-Oct Tue 27-Oct Med 28-Oct Tue 2		21-Oct Thu				199.56					
24-Oct Sün 25-Oct Mon 25-Oct Tue 277.38		22-Oct Fri		GROCERY		100.00					
25-Oct Mon 26-Oct Tue 27-036 27-036 27-036 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27-037 27		23-Oct Sat									
28-Oct Tue 27-Oct Wed 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 114,203 114,203 114,203 114,203 114,203 114,203 11		24-Oct Sun		Auto Insurance		17.77					
A		25-Oct Mon		Electric, home fuels, cell		277.38			-114,203	-19.03	
BROCERY GROCERY GROC		26-Oct Tue									
BROCERY 100.00 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 19.03 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114,203 114		27-Oct Wed		HALLOWEEN		10.00			-114,203	-19.03	
29-Oct Fri 30-Oct Sat 97-Mis salaries & Pension 3,681,47				GROCERY	1	100.00			-114,203	-19.03	
30-Oct Sat 31-Oct Sum FAYMENT		29-Oct Fri		Charles, Pris salaries & Pension	3.681.47				-114,203	-19.03	
31-Oct Sun 1-Nov Mon 1-Nov Residence Mortgage 869.98 1-114,203 1-9.03 1-113,904 1-19.03 1-113,904 1-19.03 1-113,904 1-19.03 1-113,904 1-19.03 1-113,904 1-19.03 1-113,904 1-19.03 1-113,904 1-19.03 1-113,904 1-19.03 1-113,904 1-19.03 1-113,904 1-19.03 1-113,904 1-19.03 1-113,904 1-19.03 1-113,904 1-19.03 1-113,904 1-19.03 1-113,904 1-19.03 1-113,904 1-19.03 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17 1-103.17				PAYMENT					-114,203	-19.03	
1. 1. 1. 1. 1. 1. 1. 1.			i	BIRTHDAYS					-114,203	-19.03	
31-Aug Wed 1-Sep Thu 2-Sep Fri 1-Sep Thu 2-Sep Fri 1-Sep Mon 6-Sep Thu 9-Sep Fri 1-Sep Mon	h 2	2000		Residence Mortgage		869.98			-113,904	-19.03	
1-Sep Thu 2-Sep Fri 3-Sep Sat 4-Sep Sun 5-Sep Mon 6-Sep Tue 7-Sep Mon 6-Sep Tue 7-Sep Sat 11-Sep Mon 12-Sep Mon 12-Sep Mon 12-Sep Mon 13-Sep Tue 14-Sep Mon 13-Sep Tue 14-Sep Sat 11-Sep Mon 11-Sep Mon 11-Sep Mon 11-Sep Mon 11-Sep Mon 11-Sep Sat		!	-	**************************************	المسترا	1.727.27.1	!		· - · - · - · -		<u></u>
2-Sep Fri 2-Sep Fri 3-Sep Sat 4-Sep Sun 6-1.8		31-Aug vveg	_	BURTHUATS SEFT	ــــــــــــــــــــــــــــــــــــــ	75.00	السنت				
## 12 3-Sep Sat 4-Sep Sun 5-Sep Mon 6-Sep Tue 7-Sep Wed 8-Sep Thu 9-Sep Fri 10-Sep Sat 11-Sep Sun 12-Sep Mon 13-Sep Tue 14-Sep Wed 15-Sep Thu 16-Sep Fri 17-Sep Sat 18-Sep Sun 19-Sep Sun 19-Sep Sun 19-Sep Sun 19-Sep Sun 19-Sep Tue 18-Sep Sun 19-Sep Sat 19-Se		1-Sep Thu		Residence Mortgage		869.98					
## Sep Sun S-Sep Mon S-Sep Mon WACHOVIA EQUITY LINE To Sep Mon WACHOVIA EQUITY LINE To Sep Mon WACHOVIA EQUITY LINE To Sep Mon Sep Fri To Sep Sat Tu Sep Mon To Sep Tu To Sep Sun To Se		2-Sep Fri		Life Insurance		334.00					
Seep Mon Rental Income 720.50	h 12	3-Sep Sat		Water		61.18			-91,892		
See Tue To See		4-Sep Sun		BANK FEE					-91,892	-15.32	
To Sep Wed Rental Mortgage Sep Thu Sep Fri To Sep Sep Thu Sep Thu To Sep Sep Thu To Sep Sep Thu To Sep Sep Thu To Sep Thu T		5-Sep Mon		Rental Income	720.50				-91,892	-15.32	
Rental Mortgage 577.14 85.00 99.89 Fri Citgo Gas 91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892		6-Sep Tue		WACHOVIA EQUITY LINE					-91,892	-15.32	
Seep Thu Seep Fri Citgo Gas 577.14 85.00 91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.892 -15.32 -91.8		7-Sep Wed		GROCERY		100.00			-91,892	-15.32	
Sep Fri 10-Sep Sat 11-Sep Sun 12-Sep Mon 12-Sep Mon 13-Sep Tue 14-Sep Fri 17-Sep Sun 18-Sep Fri 17-Sep Sun 18-Sep Mon 18-Sep Fri 17-Sep Sun 18-Sep Mon 18-Sep Fri 17-Sep Sun 18-Sep Fri 18-Sep Sun 18-Sep Fri 18-Sep Sun 18-Sep				Rental Mortgage					-91,892	-15.32	
10-Sep Sat 11-Sep Sun 12-Sep Mon 13-Sep Tue 14-Sep Wed 15-Sep Thu 16-Sep Fri 17-Sep Sat 18-Sep Sun 19-Sep Mon 20-Sep Tue 21-Sep Mon 22-Sep Tue 21-Sep Wed 22-Sep Fri 24-Sep Sat 28-Sep Sun 28-Sep Mon 29-Sep Fri 28-Sep Sun 28-Sep Mon 29-Sep Fri 28-Sep Sun 28-Sep Sun 28-Sep Sun 28-Sep Mon 29-Sep Tue 21-Sep Wed 28-Sep Sun 28-Sep Sun 28-Sep Sun 28-Sep Sun 28-Sep Mon 29-Sep Tue 21-Sep Wed 29-Sep Fri 24-Sep Sat 28-Sep Mon 29-Sep Fri 24-Sep Sun 28-Sep Mon 29-Sep Fri 28-Sep Mon 29-Sep Mon 28-Sep Mon 29-Sep Mon 29-Sep Mon 29-Sep Mon 29-Sep Mon 29-Sep Mon 28-Sep Mon 29-Sep Thu 28-Sep Mon 29-Sep Fri 28-Sep Mon 29-Sep Fri 28-Sep Mon 29-Sep Fri 28-Sep Mon 29-Sep Fri 28-Sep Mon 29-Sep Thu 30-Sep Fri							85.00				
11-Sep Sun 12-Sep Mon 13-Sep Tue 14-Sep Wed 15-Sep Thu 16-Sep Fri 17-Sep Sun 19-Sep Mon 20-Sep Tue 21-Sep Wed 22-Sep Thu 23-Sep Fri 24-Sep Sat 26-Sep Mon 27-Sep Tue 28-Sep Wed 29-Sep Thu 29-Sep Thu 29-Sep Thu 29-Sep Thu 20-Sep Tue 21-Sep Wed 29-Sep Thu 29-Sep Mon 20-Sep Tue 21-Sep Sun 20-Sep Mon 20-Sep Sun											
12-Sep Mon 13-Sep Tue 14-Sep Wed 15-Sep Thu 16-Sep Fri 17-Sep Sat 18-Sep Sun 19-Sep Tue 21-Sep Wed 22-Sep Thu 23-Sep Fri 24-Sep Sat 28-Sep Mon 27-Sep Sun 28-Sep Mon 29-Sep Tue 21-Sep Mon 29-Sep Tue 21-Sep Sun 28-Sep Mon 29-Sep Tue 21-Sep Sun 29-Sep Tue 21-Sep Sun 29-Sep Tue 21-Sep Sun 29-Sep Tue 21-Sep Sun 29-Sep Tue 29-Sep Tue 29-Sep Tue 29-Sep Tue 29-Sep Mon 20-Sep Tue 29-Sep Sun 29-Sep Sun 29-Sep Mon 29-Sep Tue 29-Sep Mon 29-Sep Tue 29-Sep Mon 20-Sep Tue 29-Sep Mon 29-Sep Tue 29-Sep Mon 20-Sep Tue 29-Sep Mon 29-Sep Tue 29-Sep Mon 20-Sep Tue 29-Sep Mon 29-Sep Thu 29-Sep Mon 29-Sep Thu 29-Sep Fri 24-Sep Mon 29-Sep Thu 29-Sep Fri 24-Sep Mon 29-Sep Thu 29-Sep Mon 29-Sep Thu 29-Sep Thu 29-Sep Mon 29-Sep Thu 29-Sep Thu 29-Sep Fri 20-91,092 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18 29-10-92 -15-18		40.00.000000									
13-Sep Tue 14-Sep Wed 15-Sep Thu 16-Sep Fri 17-Sep Sat 18-Sep Sun 19-Sep Mon 22-Sep Thu 23-Sep Fri 24-Sep Sat 24-Sep Sat 24-Sep Mon 25-Sep Sun 26-Sep Mon 27-Sep Tue 28-Sep Wed 29-Sep Thu 28-Sep Wed 29-Sep Thu 28-Sep Wed 29-Sep Thu 29-					\vdash						
14-Sep Med 15-Sep Thu 16-Sep Fri 17-Sep Sat 18-Sep Sun 19-Sep Mon 20-Sep Thu 23-Sep Fri 24-Sep Sun 24-Sep Sun 25-Sep Sun 26-Sep Mon 27-Sep Tue 28-Sep Mon 29-Sep Thu 28-Sep Mon 29-Sep Thu 29-S		<u> </u>				<u> </u>					
15-Sep Thu 16-Sep Fri 17-Sep Sat 18-Sep Sun 19-Sep Mon 21-Sep Mon 21-Sep Mon 22-Sep Thu 23-Sep Fri 24-Sep Sun 25-Sep Sun 26-Sep Mon 27-Sep Tue 28-Sep Mon 29-Sep Thu 2				GROCERY	 	100.00		- 1			
16-Sep Fri 17-Sep Sat Auto Insurance 213.25 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91								. J			DECIDENCE NOTE
17-Sep Sat 18-Sep Sun 19-Sep Mon 20-Sep Tue 21-Sep Wed 22-Sep Thu 23-Sep Fri 24-Sep Sun 26-Sep Mon 27-Sep Mon 27-Sep Tue 26-Sep Mon 27-Sep Tue 27-Sep Tue 28-Sep Mon 28-Sep Mon 29-Sep Thu 29-Sep Thu 29-Sep Mon 29-Sep Thu 29-Sep Mon 29-Sep Thu				Charles & Priscilla salaries	2,179.89	800.00		^			RESIDENCE NOTE
18-Sep Sun 19-Sep Mon 20-Sep Tue 21-Sep Wed 22-Sep Thu 23-Sep Fri 24-Sep Sat 26-Sep Mon 26-Sep Mon 26-Sep Mon 27-Sep Tue 26-Sep Mon 27-Sep Tue 28-Sep Wed 29-Sep Thu 29-Sep 29-Sep Thu 29-Sep 29-Sep											
19-Sep Mon 20-Sep Tue 21-Sep Wed 22-Sep Thu 23-Sep Fri 24-Sep Sat 26-Sep Mon 26-Sep Mon 27-Sep Tue 21-Sep Wed 29-Sep Thu 29-Sep Thu 29-Sep Sun 29-Sep Mon 20-Sep Tue 20-Sep Tue 20-Sep Tue 20-Sep Sun 20-Sep Sun 20-Sep Mon 20-Sep Mon 20-Sep Tue 20-Sep Mon 20-Sep Tue 20-Sep Mon 20-Sep Tue 20-Sep Mon 20-Sep Tue				Auto Insurance		213.25					
20-Sep Tue 21-Sep Wed 22-Sep Thu 23-Sep Fri 24-Sep Sat 22-Sep Mon 26-Sep Mon 27-Sep Tue 28-Sep Wed 29-Sep Thu 29-Sep Thu 20-Sep Mon 27-Sep Tue 29-Sep Wed 29-Sep Thu 20-Sep Mon 27-Sep Tue 29-Sep Wed 29-Sep Thu 20-Sep Fri 24-Sep Sat 26-Sep Mon 27-Sep Tue 28-Sep Wed 29-Sep Thu 28-Sep Wed 29-Sep Thu 29-Sep Fri 29-Sep Thu		18-Sep Sun						- 1			
21-Sep Wed 22-Sep Thu 23-Sep Fri 24-Sep Sat 25-Sep Sun 26-Sep Mon 27-Sep Tue 28-Sep Wed 29-Sep Thu 20-Sep Thu 20-Sep Thu 20-Sep Mon 27-Sep Tue 28-Sep Wed 29-Sep Thu 20-Sep Thu 20-Sep Thu 20-Sep Thu 20-Sep Thu 20-Sep Fri 20-Sep Fri 20-Sep Mon 27-Sep Tue 28-Sep Wed 29-Sep Thu 20-Sep Thu 20-Sep Fri 20-Sep Thu 20-Sep Fri 20-Sep Thu 20-Sep Fri 20-Sep Thu 20-Sep Thu 20-Sep Fri 20-Sep Thu 20-Sep Thu 20-Sep Fri 20-Sep Thu		19-Sep Mon						- 1			
22-Sep Thu 23-Sep Fri 24-Sep Sat 25-Sep Sun 26-Sep Mon 27-Sep Tue 28-Sep Wed 29-Sep Thu 20-Sep Thu		20-Sep Tue						1			
23-Sep Fri 24-Sep Sat Auto Insurance 17.77 25-Sep Sun 26-Sep Mon 27-Sep Tue 28-Sep Wed 29-Sep Thu 29-Sep Thu 20-Sep Fri 29-Sep Thu 20-Sep Fri 2		21-Sep Wed		Phone/Cable,internet,		199.56			-91,092	-15.18	
24-Sep Sat Auto Insurance 17.77 -91,092 -15.18 25-Sep Sun Electric, home fuels, cell 277.38 -91,092 -15.18 26-Sep Mon -91,092 -15.18 -91,092 -15.18 27-Sep Tue -91,092 -15.18 -91,092 -15.18 28-Sep Wed GROCERY 100.00 -91,092 -15.18 29-Sep Thu Charles, Pris salaries & Pension 3,681.47 -91,092 -15.18 30-Sep Fri PAYMENT -91,092 -15.18		22-Sep Thu		GROCERY		100.00			-91,092	-15.18	
24-Sep Sat Auto Insurance 17.77 -91,092 -15.18 25-Sep Sun Electric, home fuels, cell 277.38 -91,092 -15.18 26-Sep Mon -91,092 -15.18 -91,092 -15.18 27-Sep Tue -91,092 -15.18 -91,092 -15.18 28-Sep Wed GROCERY 100.00 -91,092 -15.18 29-Sep Thu Charles, Pris salaries & Pension 3,681.47 -91,092 -15.18 30-Sep Fri PAYMENT -91,092 -15.18								1	-91,092	-15.18	
25-Sep Sun Electric, home fuels, cell 277.38 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18 -91.092 -15.18				Auto Insurance		17.77		Ì	-91,092	-15.18	
26-Sep Mon 27-Sep Tue 28-Sep Wed 29-Sep Thu 30-Sep Fri 29-Sep Fri 20-Sep Fri		'						ł			
27-Sep Tue -91,092 -15.18 28-Sep Wed GROCERY 100.00 29-Sep Thu Charles, Pris salaries & Pension 3,681.47 30-Sep Fri PAYMENT -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18 -91,092 -15.18								- 1			
28-Sep Wed GROCERY 100.00 -91,092 -15.18 29-Sep Thu Charles, Pris salaries & Pension 3,681.47 -91,092 -15.18 30-Sep Fri PAYMENT -91,092 -15.18					\vdash	\vdash	\vdash	-			
29-Sep Thu Charles, Pris salaries & Pension 3,681.47 -91,092 -15.18 30-Sep Fri PAYMENT -91,092 -15.18				1	1	L	├	1			
30-Sep Fri PAYMENT -91,092 -15.18		27-Sep Tue		GROCERY		100.00					
		27-Sep Tue 28-Sep Wed			2 604 47	100.00	<u> </u>				
1-Oct Sat Residence Mortgage 869.98 -90,787 -15.18		27-Sep Tue 28-Sep Wed 29-Sep Thu		Charles, Pris salaries & Pension	3,681.47	100.00			-91,092	-15.18	

Fig. 1 Budget Plan

item	balance	score	rate	score	term	score	monthly	score	rating	order
mortgage	125000	15	5.5	10	30	15	720	15	55	6
visa	7000	13	14	15	5	12	65	10	50	3
discover	3000	10	12	14	5	12	90	11	47	1
student	5000	11	6	11	10	14	150	12	48	2
auto	8000	14	8	12	7	13	210	13	52	5
personal	6000	12	9	13	5	12	215	14	51	4

Target 1 discover

Target 2 student

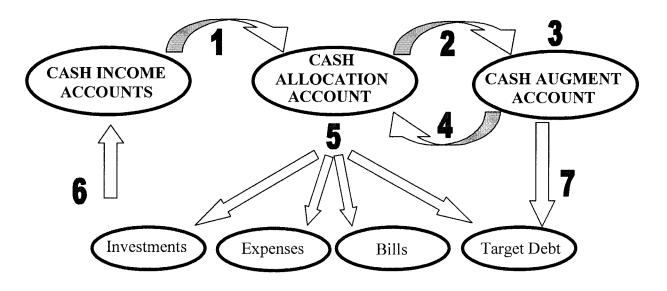
Target 3 visa

Target 4 personal

Target 5 auto

Target 6 mortgage

Fig.2
Debt Ranking



- 1. Income, illustrated as Cash Income Accounts, is transferred to the Cash Allocation Account.
- 2. The Cash Allocation Account pays ALL income received to the Cash Augment Account prior to making any expense payments.
- 3. The Annual Budget Planner defines the total annual income and expenses and the immediate income and expenses (7, 10, 15, 30 days). The immediate expenses define the current cash needs amount.
- 4. The current cash needs amount is transferred from the Cash Augment Account to the Cash Allocation Account as defined by the Annual Budget Planner.
- 5. The Cash Allocation Account makes the usual expenses & debt payments.
- 6. The Annual Budget Planner identifies specific dates and amounts to make extra payments to principal only for any installment loan targeted for accelerated pay down. Extra payment amount can transferred to, then paid from the Cash Allocation Account or paid directly from the Cash Augment Account.
- 7. The Cash Income accounts are serviced as investment expenses from the Cash Allocation Account. Continue until the Target Debt is eliminated then identify the next target using the Annual Budget Planner.

Fig.3 Cash Flow Process

I = income

E = expenses

r = risk factor

A = cash reserve

B = current cash balance

d = day of occurrence

L = cash reserve balance

 $A_{(0)}$ is the cash reserve at day 0 or the initial cash reserve amount multiplied by r the risk factor (ranges 10% to 40%) then add $I_{(0...d)}$ income received from day 0 to day of occurrence and minus $E_{(0...d)}$ expenses paid from day 0 to day of occurrence to define $L_{(d)}$ the Available Amount for Leveraging on day (d)

$$A_{(0)}\mathbf{r} + I_{(0...d)} - I_{(0...d)} = L_{(d)}$$

 $A_{(0)}$ is the initial cash reserve amount add $I_{(0,...d)}$ income received from day 0 to day of occurrence and minus $E_{(0,...d)}$ expenses paid from day 0 to day of occurrence to define $B_{(d)}$ the current cash reserve balance on day (d).

$$A_{(0)} + I_{(0...d)} - I_{(0...d)} = B_{(d)}$$

When the Available Amount for Leveraging formula is used to define specific payment occurrences on day (d) the result is a Floating Payment formula that functions on two conditions;

Condition a) if the initial cash reserve amount is greater than $B_{(d)}$ the current balance then the extra payment amount on day (d) is 0.

$$A_{(0)} > B_{(d)} = 0$$

Condition b) if the initial cash reserve balance is equal to or less than $B_{(d)}$ the current balance then the extra payment amount on day (d) is $L_{(d)}$.

$$A_{(0)} \le B_{(d)} = L_{(d)}$$

Fig.4 Floating Payments

Debt	Amount	Term in years	Rate	Monthly service	number of regular payments	total amount of regular payments	total amount of extra payments	total cash outlay	paid interest cost	saved interest cost	saved number o payments	
personal loan	10,000	5	8%	207.58	60	12,454.80		12,454.80	2,454.80			
mortgage	120,000	30	5.50%	681.35	360	245,286.00		245,286.00	125,286.00			
personal loan	10,000	5	8%	207.58	10	2,075.80	8,300.00	10,375.80	365.61	2,089.19	50	10,379.00
mortgage	120,000	30	5.50%	681.35	54	36,792.90				108,094.98		208,493,10
							TOTALS	148,168.70	17,556.63	110,184.17		218,872.10

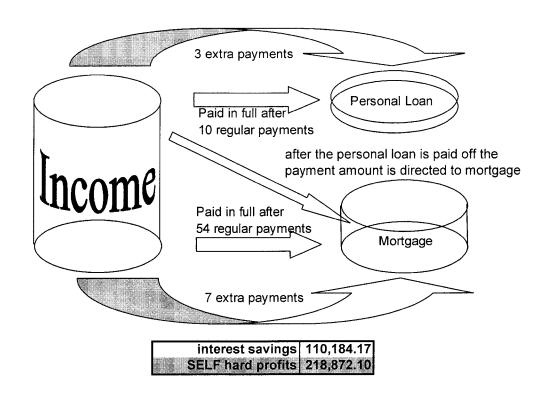


Fig.5 Maximized Profits